

Table II.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
New England:								
Massachusetts	42.5%	66.2%	46.5%	30.3%	17.5% *	5.2%	58.6%	10.6%
New Hampshire	49.0%	78.0%	29.9% *	32.8%	8.3% *	4.5% *	64.5%	9.5%
Connecticut	49.8%	74.1%	53.6%	19.1% *	33.2% *	6.3% *	64.8%	17.4%
Middle Atlantic:								
New York	51.1%	67.5%	61.8%	47.6%	26.2%	8.5% *	64.7%	17.7%
New Jersey	57.2%	78.3%	62.4%	41.7%	16.0% *	19.2%	72.5%	20.1%
Pennsylvania	56.4%	74.9%	66.2%	47.5%	45.1%	13.8%	69.7%	28.4%
East North Central:								
Ohio	39.8%	65.2%	54.0%	41.5%	24.0% *	7.4%	58.9%	16.6%
Indiana	39.9%	59.3%	55.0%	35.9%	19.6% *	20.6%	54.6%	22.3%
Illinois	51.6%	76.7%	58.3%	41.0%	20.9% *	21.8%	67.3%	25.5%
Michigan	57.0%	81.5%	63.3%	55.5%	28.5% *	15.0% *	72.8%	27.1%
Wisconsin	44.5%	71.8%	48.7%	30.6%	12.7% *	17.8% *	59.0%	19.3%
West North Central:								
Minnesota	49.0%	76.7%	50.4%	43.6%	18.5% *	5.9% *	66.7%	15.5%
Iowa	51.2%	77.4%	48.5%	39.2%	13.2% *	32.5%	67.7%	25.7%
Missouri	52.8%	77.6%	69.7%	34.5%	45.6%	18.7%	71.8%	25.4%
Nebraska	49.1%	71.6%	50.8%	37.9%	26.4% *	14.3%	64.7%	21.3%
Kansas	52.1%	78.1%	54.3%	61.6%	29.6%	12.8% *	71.6%	21.6%
South Atlantic:								
Delaware	51.4%	76.4%	59.4%	52.8%	18.5%	11.2% *	70.1%	16.6%
Maryland	38.3%	58.8%	46.1%	36.4%	21.3% *	11.3% *	53.7%	15.0%
Virginia	47.7%	73.9%	65.7%	33.7%	30.6%	9.1% *	67.4%	16.9%
West Virginia	43.1%	71.1%	60.8%	37.2%	11.0% *	12.7% *	64.4%	14.7%
North Carolina	50.4%	79.2%	59.4%	48.1%	35.2%	8.1%	71.6%	19.1%
South Carolina	48.0%	77.6%	64.7%	38.5%	23.6%	17.9% *	69.7%	21.3%
Georgia	47.3%	76.6%	56.7%	45.0%	28.4%	8.3% *	68.5%	20.3%
Florida	41.9%	70.0%	42.1%	30.8%	28.7%	6.3% *	61.2%	13.0%
East South Central:								
Kentucky	44.0%	57.1%	50.7%	42.5%	42.8%	22.6%	52.9%	30.8%
Tennessee	41.5%	80.6%	50.8%	42.6%	28.3%	10.3% *	66.2%	17.1%
Alabama	44.4%	65.6%	53.6%	41.5%	27.3% *	22.0%	59.6%	24.9%
West South Central:								
Arkansas	46.3%	67.2%	64.2%	54.3%	24.9% *	17.3% *	65.7%	23.2%
Louisiana	44.5%	68.8%	66.1%	48.6%	22.7%	10.5% *	67.2%	17.5%
Oklahoma	50.7%	73.8%	70.0%	46.1%	35.4%	21.4%	68.9%	28.2%
Texas	46.9%	69.7%	57.0%	57.8%	38.1%	13.5%	65.6%	24.5%
Mountain:								
Idaho	59.0%	78.1%	74.5%	61.2%	31.5%	20.7%	74.4%	30.2%
Wyoming	53.0%	79.4%	61.6%	44.2%	24.6% *	21.7% *	72.6%	23.2%
Colorado	52.8%	74.4%	58.4%	50.2%	22.7%	9.4%	69.8%	16.1%
New Mexico	39.3%	58.7%	60.7%	46.0%	20.0%	5.4%	58.8%	13.4%
Arizona	43.3%	73.2%	53.0%	39.5%	29.3%	7.6%	64.7%	17.3%
Utah	40.3%	49.3%	54.1%	40.3%	9.7% *	30.9%	49.0%	25.4%
Pacific:								
Washington	61.3%	79.9%	71.8%	61.0%	44.1%	18.8%	76.3%	31.9%
Oregon	63.8%	76.0%	80.6%	72.8%	52.4%	20.6% *	77.3%	38.8%
California	51.6%	77.4%	60.1%	53.3%	27.6%	14.6%	70.3%	22.7%
States not shown separately	53.3%	69.1%	63.1%	55.4%	41.9%	18.2%	66.2%	30.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
New England:								
Massachusetts	1.79%	3.83%	5.96%	4.00%	6.10% *	1.34%	3.17%	1.55%
New Hampshire	3.50%	3.93%	9.49% *	6.62%	3.93% *	2.49% *	3.53%	2.49%
Connecticut	2.35%	3.63%	4.96%	6.61% *	10.54% *	2.68% *	2.38%	4.82%
Middle Atlantic:								
New York	2.49%	4.07%	6.69%	3.61%	4.79%	2.56% *	3.58%	2.38%
New Jersey	3.23%	4.66%	9.07%	7.41%	6.79% *	5.28%	3.97%	3.42%
Pennsylvania	2.73%	4.94%	4.24%	6.00%	6.75%	3.11%	3.40%	2.76%
East North Central:								
Ohio	2.91%	4.73%	6.96%	5.53%	8.31% *	1.69%	3.63%	3.41%
Indiana	3.36%	6.19%	6.73%	7.68%	6.72% *	4.85%	5.24%	3.90%
Illinois	2.86%	5.35%	7.21%	4.23%	8.22% *	4.82%	3.69%	4.85%
Michigan	3.66%	5.48%	4.33%	7.51%	9.55% *	4.88% *	4.52%	4.72%
Wisconsin	2.70%	6.48%	5.12%	6.14%	9.52% *	5.54% *	3.79%	3.68%
West North Central:								
Minnesota	4.13%	5.74%	5.98%	8.31%	5.87% *	2.59% *	5.02%	1.98%
Iowa	1.88%	3.74%	12.47%	4.70%	6.54% *	6.30%	3.63%	4.64%
Missouri	2.49%	5.42%	6.82%	4.34%	11.90%	5.45%	2.69%	3.98%
Nebraska	2.81%	5.36%	12.18%	5.70%	9.43% *	3.73%	4.55%	4.00%
Kansas	4.88%	7.06%	7.99%	7.60%	7.67%	4.34% *	5.22%	4.92%
South Atlantic:								
Delaware	2.66%	5.68%	8.41%	5.91%	5.12%	3.77% *	4.33%	3.04%
Maryland	3.31%	5.11%	6.85%	8.11%	6.80% *	3.59% *	3.74%	2.68%
Virginia	2.99%	5.67%	7.37%	5.80%	7.90%	3.95% *	4.25%	3.70%
West Virginia	3.19%	7.02%	8.83%	9.66%	3.85% *	6.66% *	5.15%	3.94%
North Carolina	3.16%	4.89%	7.38%	9.28%	9.92%	2.41%	4.45%	3.35%
South Carolina	4.74%	7.02%	7.47%	5.74%	4.89%	5.89% *	5.33%	5.20%
Georgia	3.07%	6.65%	12.36%	6.37%	7.08%	3.76% *	4.11%	4.13%
Florida	3.50%	5.45%	7.68%	6.54%	5.04%	2.11% *	4.43%	3.09%
East South Central:								
Kentucky	3.45%	7.28%	2.97%	6.26%	9.97%	6.11%	4.09%	5.02%
Tennessee	3.97%	3.97%	7.73%	7.30%	5.64%	4.98% *	3.65%	3.60%
Alabama	3.07%	7.15%	6.84%	4.67%	10.06% *	5.10%	4.97%	2.96%
West South Central:								
Arkansas	3.44%	9.02%	6.64%	8.84%	8.44% *	5.21% *	5.29%	2.24%
Louisiana	2.14%	5.66%	7.89%	8.03%	5.15%	4.96% *	3.03%	3.28%
Oklahoma	3.51%	5.74%	11.45%	6.52%	8.34%	4.56%	3.40%	3.15%
Texas	3.14%	4.83%	7.45%	4.70%	6.65%	1.87%	4.34%	2.77%
Mountain:								
Idaho	4.15%	4.96%	5.34%	6.50%	8.61%	5.20%	3.99%	4.97%
Wyoming	3.68%	4.77%	9.52%	4.08%	8.27% *	7.89% *	5.02%	5.41%
Colorado	2.55%	2.41%	6.24%	4.03%	4.29%	2.53%	2.36%	2.08%
New Mexico	4.03%	7.24%	8.20%	7.93%	4.64%	1.59%	5.45%	1.76%
Arizona	3.55%	7.24%	5.00%	6.09%	4.59%	2.17%	5.26%	2.75%
Utah	3.67%	10.79%	9.53%	6.91%	3.59% *	6.94%	6.30%	5.00%
Pacific:								
Washington	2.21%	2.79%	4.57%	3.57%	6.40%	3.31%	2.25%	3.23%
Oregon	2.41%	2.46%	4.45%	8.48%	7.34%	6.86% *	2.12%	4.96%
California	2.24%	3.11%	3.52%	5.55%	5.30%	2.57%	2.27%	2.39%
States not shown separately	2.18%	4.32%	7.44%	5.79%	4.86%	3.69%	2.64%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.